

## REMARKS

Examiner in an office action dated 8/22/2006 has required restriction to one of  
5 the claim groups as follows:

I. Claim 1-29, 32-37, and 41-50 drawn to a payment system between a  
customer and merchant, classified in class 705, subclass 40.

10 II. Claims 30-31 drawn to a payment card for a payment transaction between  
a customer and a merchant, classified in class 705, subclass 41.

III. Claim 38-40 drawn to a cash withdraw system between a customer and  
an ATM machine, classified in class 705, subclass 43.

15 Applicant hereby elects the claim group I, as identified above for this application,  
and withdraws claim groups II and III from this application.

Applicant has also attached an Information Disclosure Statement that identifies  
20 European prior art discovered in a pending European application.

Dated this the 15th day of September, 2006

Respectfully submitted,

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Tara Chand Singhal

Applicant

P O Box 5075, Torrance, California 90510

30 Telephone: (310) 540-4095

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